

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Peggy Kontos § Case No. 18-09469  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

STEVEN R. RADTKE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 600.00  
(Without deducting any secured claims)

Assets Exempt: 15,197.38

Total Distributions to Claimants: 3,965.62

Claims Discharged

Without Payment: 78,666.90

Total Expenses of Administration: 1,284.38

3) Total gross receipts of \$ 5,250.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,250.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,284.38	1,284.38	1,284.38
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	82,505.00	20,186.52	20,186.52	3,965.62
<b>TOTAL DISBURSEMENTS</b>	\$ 82,505.00	\$ 21,470.90	\$ 21,470.90	\$ 5,250.00

4) This case was originally filed under chapter 7 on 03/30/2018 . The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/20/2018 By: /s/STEVEN R. RADTKE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2013 Acura Ilx Mileage: 37000	1129-000	4,764.94
Federal, State, & Possible Refund For 2018 Taxes, To Be Fil	1129-000	485.06
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 5,250.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEVEN R. RADTKE	2100-000	NA	1,275.00	1,275.00	1,275.00
STEVEN R. RADTKE	2200-000	NA	9.38	9.38	9.38
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 1,284.38</b>	<b>\$ 1,284.38</b>	<b>\$ 1,284.38</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bankamerica, Po Box 982238 El Paso, TX 79998		11,214.00	NA	NA	0.00
	Barclays Bank Delaware, P.o. Box 8803 Wilmington, DE 19899		6,218.00	NA	NA	0.00
	Bk Of Amer, Po Box 982238 El Paso, TX 79998		6,700.00	NA	NA	0.00
	Chase Card, P.o. Box 15298 Wilmington, DE 19850		12,279.00	NA	NA	0.00
	Comenity Bank/carsons, Po Box 182789 Columbus, OH 43218		5,788.00	NA	NA	0.00
	Dsnb Macys, Po Box 8218 Mason, OH 45040		2,878.00	NA	NA	0.00
	Nordstrom/td Bank Usa, 13531 E Caley Ave Englewood, CO 80111		17,369.00	NA	NA	0.00
1	Discover Bank	7100-000	6,823.00	6,823.59	6,823.59	1,340.49
3	Midland Funding, Llc	7100-000	3,793.00	3,843.30	3,843.30	755.01
4	Midland Funding, Llc	7100-000	4,012.00	4,050.33	4,050.33	795.68
2	Portfolio Recovery Associates, Llc	7100-000	5,431.00	5,469.30	5,469.30	1,074.44

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL GENERAL UNSECURED CLAIMS			\$ 82,505.00	\$ 20,186.52	\$ 20,186.52	\$ 3,965.62

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Case No: 18-09469 JPC Judge: Jacqueline P. Cox Trustee Name: STEVEN R. RADTKE  
Case Name: Peggy Kontos Date Filed (f) or Converted (c): 03/30/2018 (f)  
341(a) Meeting Date: 05/14/2018  
For Period Ending: 12/20/2018 Claims Bar Date: 08/16/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2013 Acura Ilx Mileage: 37000	11,000.00	5,340.84		4,764.94	FA
2. Ipad, Laptop Computer	600.00	0.00		0.00	FA
3. Wearing Apparel	250.00	0.00		0.00	FA
4. Bank Of America, N.A.	149.94	0.00		0.00	FA
5. Jp Morgan Chase, N.A.	279.93	0.00		0.00	FA
6. Jp Morgan Chase, N.A.	21.03	0.00		0.00	FA
7. Illinois Municipal Retirement Fund	5,547.38	0.00		0.00	FA
8. Bank Of America, N.A.	3,000.00	0.00		0.00	FA
9. Federal, State, & Possible Refund For 2018 Taxes, To Be Fil	600.00	485.06		485.06	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$21,448.28	\$5,825.90	\$5,250.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

6/2018 Trustee made demand for turnover of value of estate's interest in property and tax refunds

5/2018 Possible purchase of Trustee's right title and interest in Debtor's 2013 Acura automobile

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-09469  
Case Name: Peggy Kontos

Trustee Name: STEVEN R. RADTKE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6461

Checking

Taxpayer ID No: XX-XXX0183

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 12/20/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/02/18		Peggy Kontos	Payment on settlement of estate's equity in Debtor's assets (car and tax refunds)		\$5,250.00		\$5,250.00
			Gross Receipts \$5,250.00				
	1		2013 Acura Ilx Mileage: 37000 \$4,764.94	1129-000			
	9		Federal, State, & Possible Refund For 2018 Taxes, To Be Fil \$485.06	1129-000			
12/10/18	1001	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution creditor account # debtor SS#<debtor ssn masked> representing a payment of 100.00 % per court order.	2100-000		\$1,275.00	\$3,975.00
12/10/18	1002	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution creditor account # debtor SS#<debtor ssn masked> representing a payment of 100.00 % per court order.	2200-000		\$9.38	\$3,965.62
12/10/18	1003	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 1 creditor account # debtor SS#<debtor ssn masked> representing a payment of 19.64 % per court order.	7100-000		\$1,340.49	\$2,625.13
12/10/18	1004	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Wal-Mart) Pob 41067 Norfolk, Va 23541	Final distribution to claim 2 creditor account # debtor SS#<debtor ssn masked> representing a payment of 19.64 % per court order.	7100-000		\$1,074.44	\$1,550.69
12/10/18	1005	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Final distribution to claim 3 creditor account # debtor SS#<debtor ssn masked> representing a payment of 19.64 % per court order.	7100-000		\$755.01	\$795.68

Page Subtotals:

\$5,250.00

\$4,454.32



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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-09469  
Case Name: Peggy Kontos

Trustee Name: STEVEN R. RADTKE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6461

Checking

Taxpayer ID No: XX-XXX0183

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 12/20/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/10/18	1006	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Final distribution to claim 4 creditor account # debtor SS#<debtor ssn masked> representing a payment of 19.64 % per court order.	7100-000		\$795.68	\$0.00

COLUMN TOTALS	\$5,250.00	\$5,250.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,250.00	\$5,250.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,250.00	\$5,250.00

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX6461 - Checking	\$5,250.00	\$5,250.00	\$0.00
	\$5,250.00	\$5,250.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,250.00		
Total Gross Receipts:	\$5,250.00		

Page Subtotals:

\$0.00

\$0.00